

Application No. 10/711,172

Amendments to the Claims

[Claim 1] (Currently Amended) A method of automatically transferring funds of an individual from a savings or a credit account to a pre-determined investment account of the individual, the method comprising of:

an investment system for the individual to interact with the invention via a plurality of:

an internet based user interface;

an Automated Teller Machine user interface

a telephone interface;

a customer service operated interface;

a teller operated interface;

a mobile device user interface;

a paper form;

a system for allowing the individual to perform a plurality of functions at the system including:

reading details of an investment program;

subscribing to an investment program;

entering a series of financial information;

securely entering a user logon and password;

Setting-up a system for saving account information of the individual including a plurality of:

savings account information;

credit account information;

investment account information;

debit, credit, or stored value card information; and

investment preference information;

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~~Setting up~~ a system for automatically receiving and saving a completed debit, credit, or stored value card transaction information made by an individual;

~~C~~calculating a fund transfer amount based on the investment preference information and any information of the completed debit, credit, or stored value card transaction.

[Claim 2] (Currently Amended) The method of claim 1 additionally comprising the step of the investment system withdrawing the fund transfer amount from an account specified in the account information by an electronic funds transfer.

[Claim 3] (Currently Amended) The method of claim 1 additionally comprising the step of the investment system temporarily accumulating the fund transfer amount in a demand account until a predetermined completion time.

[Claim 4] (Currently Amended) The method of claim 1 additionally comprising the step of the investment system temporarily accumulating the fund transfer amount in a demand account until a predetermined accumulation amount.

[Claim 5] (Currently Amended) The method of claim 1 further comprising the steps of the investment system:

comparing the fund transfer amount to a predetermined transfer limit; and

canceling a fund transfer if completion of said fund transfer will cause a total balance in the investment account to exceed a predetermined investment account limit.

[Claim 6] (Currently Amended) The method of claim 1 further comprising the steps of the investment system:

~~D~~determining an available space in the investment account by comparing an investment account total to a predetermined investment account limit; and

determining if the fund transfer amount is in excess of said available space.

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[Claim 7] (Currently Amended) The method of claim 6 additionally comprising the step wherein the fund transfer amount is reduced by the investment system to an amount that will not result in the investment account exceeding the investment account limit after a fund transfer is complete.

[Claim 8] (Currently Amended) The method of claim 7 additionally comprising the step wherein said reduction in the fund transfer amount is transferred to a secondary investment account by the investment system.

[Claim 9] (Currently Amended) The method of claim 1 wherein the investment preference information includes an investment total and a predetermined investment limit for determining an investment limit for an accumulation of fund transfer amounts.

[Claim 10] (Currently Amended) The method of claim 1 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information as a debit, credit, or smart card transaction to be deposited in the investment account.

[Claim 11] (Currently Amended) The method of claim 1 additionally comprising the step of withdrawing the fund transfer amount from a debit, credit, or smart card used in the original completed transaction to be deposited in the investment account.

[Claim 12] (Currently Amended) The method of claim 1 additionally comprising:
receiving a request from the individual within the investment system to make an investment in a first investment account, wherein the first investment account is designated by the individual in the investment system as a primary investment account;
determining whether making the investment in the first investment account violates at least one predetermined rule in the investment system relating to the first investment account; and

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automatically contributing at least a portion of the investment into a second investment account designated by the individual as a secondary investment account, if making the investment in the first investment account violates said at least one predetermined rule to ensure a deposited in the investment account does not exceed rules set by the individual.

[Claim 13] (Currently Amended) The method of claim 12, further comprising:
accessing information ~~received from~~ entered into the investment system by the individual for designating the first investment account as primary and the second investment account as secondary.

[Claim 14] (Currently Amended) The method of claim 13, wherein the first investment account is managed by a first investment provider entered into the investment system by the individual and the second investment account is managed by a second investment provider entered into the investment system by the individual.

[Claim 15] (Currently Amended) The method of claim 12, wherein the predetermined rule is a maximum investment account value to allow the individual to set a limit on total deposits to the investment account.

[Claim 16] (Currently Amended) The method of claim 12, wherein the predetermined rule is a maximum contribution amount to allow the individual to set a limit on deposits to the investment account.

[Claim 17] (Currently Amended) The method of claim 12, wherein the predetermined rule is violated if making the investment in the first investment account fails to keep the predetermined rule from overriding any rules for the investment account.

[Claim 18] (Currently Amended) The method of claim 17, further comprising:

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contributing at least a portion of the investment into the first investment account, if making the investment in the first investment account does not violate at least one predetermined rule to effectuate a transfer of the transfer amount into the investment account.

[Claim 19] (Currently Amended) The method of claim 1 wherein the fund transfer amount is a percentage of an aggregated sale amount of the completed debit, credit, or stored value card transactions to allow the individual to set a transfer amount based on percentage of the aggregated sale amount.

[Claim 20] (Currently Amended) The method of claim 1 wherein the fund transfer amount is a percentage of a sale amount of the individual completed debit, credit, or stored value card transactions to allow the individual to set a transfer amount based on percentage of an individual completed transaction amount.

[Claim 21] (Currently Amended) The method of claim 1 wherein the fund transfer amount is a pre-specified fixed dollar amount for each occurrence of the completed debit, credit, or stored value card transaction to allow the individual to set a transfer amount based on a fixed dollar amount of an occurrence of the completed debit, credit, or stored value card transaction.

[Claim 22] (Currently Amended) The method of claim 1 wherein the fund transfer amount is based on a calculation of a pre-specified fixed dollar amount and total number of occurrences of the completed debit, credit, or stored value card transactions to allow the individual to set a transfer amount based on a fixed dollar amount of a multiple of occurrences of completed debit, credit, or stored value card transactions.

[Claim 23] (Cancelled)

[Claim 24] (Cancelled)

[Claim 25] (Cancelled)

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[Claim 26] (Cancelled)

[Claim 27] (Cancelled)

[Claim 28] (Cancelled)

[Claim 29] (Cancelled)

[Claim 30] (Cancelled)

[Claim 31] (Cancelled)

[Claim 32] (Cancelled)

[Claim 33] (Cancelled)

[Claim 34] (Cancelled)

[Claim 35] (Cancelled)

[Claim 36] (Cancelled)

[Claim 37] (Cancelled)

[Claim 38] (Cancelled)

[Claim 39] (Cancelled)

[Claim 40] (Cancelled)

[Claim 41] (Cancelled)

[Claim 42] (Cancelled)

[Claim 43] (Cancelled)

[Claim 44] (Cancelled)

[Claim 45] (Cancelled)

[Claim 46] (Cancelled)

[Claim 47] (Cancelled)

[Claim 48] (Cancelled)

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[Claim 49] (Cancelled)

[Claim 50] (Cancelled)

[Claim 51] (Cancelled)

[Claim 52] (Cancelled)

[Claim 53] (Cancelled)

[Claim 54] (Cancelled)

[Claim 55] (Cancelled)

[Claim 56] (Cancelled)

[Claim 57] (Cancelled)

[Claim 58] (Cancelled)

[Claim 59] (Cancelled)

[Claim 60] (Cancelled)

[Claim 61] (Cancelled)

[Claim 62] (Cancelled)

[Claim 63] (Cancelled)

[Claim 64] (Cancelled)

[Claim 65] (Cancelled)

[Claim 66] (Cancelled)

[Claim 67] (Cancelled)

[Claim 68] (Cancelled)

[Claim 69] (Cancelled)

[Claim 70] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and contributing additional monies to the

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fund transfer amount based on said completed debit, credit, or stored value card transaction information to the investment account of the individual.

[Claim 71] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and accumulating points based on said completed debit, credit, or stored value card transaction information that ~~can be~~ are converted using a predetermined conversion formula towards contributing additional monies to the fund transfer amount to the investment account of the individual at a predetermined completion time or a predetermined completion amount.

[Claim 72] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and contributing additional monies to the investment account of the individual based on said completed debit, credit, or stored value card transaction information.

[Claim 73] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and accumulating points based on said completed debit, credit, or stored value card transaction information that ~~can be~~ are converted using a predetermined conversion formula towards contributing additional monies to the investment account to the investment account of the individual of the individual at a predetermined completion time or a predetermined completion amount.

[Claim 74] (Cancelled)

[Claim 75] (Cancelled)

[Claim 76] (Cancelled)

[Claim 77] (Cancelled)

[Claim 78] (Cancelled)

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[Claim 79] (Cancelled)

[Claim 80] (Cancelled)

[Claim 81] (Cancelled)

[Claim 82] (Currently Amended) An article of manufacture for a computer usable program code and computing means for automatically transferring funds from a deposit account of an individual to a savings program account of the individual, comprising of:

setting up an investment system for the individual to interact with the invention via a plurality of:

an internet based user interface;

an Automated Teller Machine user interface

a telephone interface;

a customer service operated interface;

a teller operated interface;

a mobile device user interface;

a paper form;

allowing the individual to perform a plurality of functions at the system including:

reading details of an investment program;

subscribing to an investment program;

entering a series of financial information;

securely entering a user logon and password;

Aa computer usable program code for allowing an individual to enter and save:

a plurality of deposit account information;

a plurality of savings account information;

a plurality of investment account information;

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a plurality of debit, credit, or stored value card information; and

a set of investment preference information;

Aa computer usable program code for automatically receiving and accumulating a completed debit, credit, or stored value card transaction information made by an individual; and

Aa computer usable program code for calculating a fund transfer amount based on the investment preference information and said completed debit, credit, or stored value card transaction information.

[Claim 83] (Cancelled)

[Claim 84] (Cancelled)

[Claim 85] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for calculating a fund transfer amount is further adapted to access information in the investment system and generate a signal to withdraw the fund transfer amount from an account specified in the account information of the individual by electronically transferring funds.

[Claim 86] (Cancelled)

[Claim 87] (Cancelled)

[Claim 88] (Cancelled)

[Claim 89] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is responsive to entries for changes in said information using the investment system.

[Claim 90] (Currently Amended) An article of manufacture as set forth in claim 82 additionally comprising of an ability to store data entered using the investment system for:

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a plurality of completed debit, credit, or stored value card transaction information;
a plurality of individual account information and investment preference information;
a log of completed fund transfer activity;
a log of fund transfer information;
a balance of monies in a temporary demand account;
a log of fees charged; and
a history of account activity.

[Claim 91] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is further adapted to allow the individual to use the investment system to view:

a balance of total monies in a temporary demand account;
a history of completed fund transfer activity;
a listing of fees charged; and
a history of account activity.

[Claim 92] An article of manufacture as set forth in claim 82 wherein the computer usable program code for automatically receiving and accumulating a completed debit, credit, or stored value card transaction information made by an individual additionally comprises of receiving and accumulating a plurality of completed debit, credit, or stored value card transaction information using the investment system.

[Claim 93] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for calculating a fund transfer amount from the deposit account to the savings account based on the investment preference information and the

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completed debit, credit, or stored value card transaction information additionally comprises of calculating a fund transfer amount from the deposit account to the savings account based on the investment preference information and an aggregate of a plurality of completed debit, credit, or stored value card transaction information using the investment system.

[Claim 94] (Cancelled)

[Claim 95] (Cancelled)

[Claim 96] (Cancelled)

[Claim 97] (Cancelled)

[Claim 98] (Cancelled)

[Claim 99] (Cancelled)

[Claim 100] (Cancelled)

[Claim 101] (Cancelled)

[Claim 102] (Cancelled)

[Claim 103] (Cancelled)

[Claim 104] (Cancelled)

[Claim 105] (Cancelled)

[Claim 106] (Cancelled)

[Claim 107] (Cancelled)

[Claim 108] (Cancelled)

[Claim 109] (Currently Amended) A method as in claim 1 wherein said completed debit, credit, or stored value card transaction information includes a transaction made at an Automated Teller Machine (ATM) by the individual and is electronically transferred to the investment system.

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[Claim 110] (Currently Amended) A method as in claim 1 wherein said completed debit, credit, or stored value card transaction information includes a transaction made on the internet by the individual and is electronically transferred to the investment system

[Claim 111] (Currently Amended) A method as in claim 1 wherein said completed debit, credit, or stored value card transaction information includes a transaction made over a telephone by the individual and is electronically transferred to the investment system.

[Claim 112] (Currently Amended) A method as in claim 1 wherein said pending transaction information includes a transaction made at a stored value card reader by the individual and is electronically transferred to the investment system.

[Claim 113] (Cancelled)

[Claim 114] (Cancelled)

[Claim 115] (Cancelled)

[Claim 116] (Cancelled)

[Claim 117] (Cancelled)

[Claim 118] (Cancelled)

[Claim 119] (Cancelled)

[Claim 120] (Cancelled)

[Claim 121] (Cancelled)

[Claim 122] (Cancelled)

[Claim 123] (Cancelled)

[Claim 124] (Cancelled)

[Claim 125] (Cancelled)

[Claim 126] (Cancelled)

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[Claim 127] (Cancelled)

[Claim 128] (Cancelled)

[Claim 129] (Cancelled)

[Claim 130] (Cancelled)

[Claim 131] (Cancelled)